

CLAIMS

What is claimed is:

1. A method of compensating an operator of a defibrillator for expenses incurred as a result of using the defibrillator, the method comprising the steps of:
  - receiving a pre-determined monetary amount from the operator;
  - maintaining a contractual relationship with the operator for a period of time in exchange for the pre-determined monetary amount; and
  - re-imbursing the operator for at least a portion of the expenses incurred as a result of using the defibrillator if the defibrillator is used during the period of time.
2. The method of claim 1 wherein maintaining step comprises maintaining contractual relationships with a plurality of operators.
3. The method of claim 2 further comprising the step of allocating the expenses across the plurality of operators.
4. The method of claim 1 wherein the receiving step is executed upon purchase of the defibrillator.
5. The method of claim 4 wherein the receiving step is executed at a regular interval corresponding to the period of time.
6. The method of claim 5 wherein the regular interval further corresponds to a period of contract for maintenance of the defibrillator.
7. The method of claim 5 wherein the period of time is annually.
8. The method of claim 5 wherein the period of time is monthly.
9. The method of claim 4 wherein the receiving step is executed in conjunction with receipt of a lease payment.

10. The method of claim 1 further comprising the step of requesting compensation for the reimbursement provided in the re-imbursing step from a patient.
11. The method of claim 1 wherein the period of time continues in perpetuity.
12. A method of insuring against costs associated with defibrillator use, the method comprising:
  - establishing contractual relationships with a plurality of defibrillator operators, each contractual relationship comprising a period of time;
  - receiving premium payments from each of the defibrillator operators; and
  - providing reimbursement to one of the plurality of defibrillator operators for the costs associated with defibrillator use if a defibrillator event occurs during the period of time.
13. The method of claim 12 further comprising the step of seeking compensation for the reimbursement from a patient.
14. The method of claim 12 further comprising the step of seeking compensation for the reimbursement from an insurance carrier associated with the patient.
15. A computing system for compensating an owner of a defibrillator for expenses incurred as a result of using the defibrillator, the system comprising:
  - means for receiving a pre-determined monetary amount from the owner;
  - means for maintaining a contractual relationship with the owner for a period of time in exchange for the monetary amount; and
  - means for compensating the owner for the expenses incurred as a result of using the defibrillator if the device is used during the period of time.

16. A data processing system for insuring against costs associated with defibrillator use, the method comprising:

first computing means for maintaining contractual relationships with a plurality of defibrillator operators, each contractual relationship comprising a period of time;

second computing means for receiving premium payments from each of the defibrillator operators; and

third computing means for providing reimbursement to one of the plurality of defibrillator operators for the costs associated with defibrillator use if a defibrillator event occurs during the period of time.